

United States Bankruptcy Court
Western District of Washington

In re:
Cheree Michelle Cortinas
Ruben James Cortinas
Debtors

Case No. 20-42707-BDL
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0981-3
Date Rcvd: Mar 10, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2021:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db/jdb | + Cheree Michelle Cortinas, Ruben James Cortinas, 10015 Tahoma Ct., Yelm, WA 98597-8784 |
| 956914924 | ACIMA LOANS, 981 MONROE ST, Sandy, UT 84070 |
| 956914925 | + BANK OF MISSOURI, 5109 S. BROADBAND LANE, Sioux Falls, SD 57108-2208 |
| 956925763 | + DSHS, P O BOX 45812, Olympia, WA 98504-5812 |
| 956914931 | + Equifax, PO BOX 30272, Tampa, FL 33630-3272 |
| 956914932 | + Experian, Profile Maintenance, PO BOX 9558, Allen, TX 75013-9558 |
| 956914937 | + LTD AQUISITIONS, 3200 WILCREST, SUITE 600, Houston, TX 77042-6000 |
| 956914938 | NCB Management Services, 1 ALLIED DR, Langhorne, NY 11905-3000 |
| 956914941 | + REPUBLIC BANK, 4030 SMITH RD, Cincinnati, OH 45209-1937 |

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| smg | EDI: WADEPREV.COM | Mar 11 2021 03:43:00 | State of Washington, Department of Revenue, 2101 4th Ave, Ste 1400, Seattle, WA 98121-2300 |
| 956914926 | + Email/Text: bankruptcy.notifications@fisglobal.com | Mar 11 2021 03:26:00 | Chexsystems, Attn: Customer Relations, 7805 Hudson Rd Ste 100, Saint Paul, MN 55125-1703 |
| 956914927 | + Email/Text: shawnan@columbiadebt recovery.com | Mar 11 2021 03:26:00 | Columbia Recovery Group, 1309 120th Ave NE, Bellevue, WA 98005-2124 |
| 956914928 | + EDI: CONVERGENT.COM | Mar 11 2021 03:43:00 | Convergent Outsourcing, 800 SW 39th St, PO Box 9004, Renton, WA 98057-9004 |
| 956914929 | + Email/Text: electronicbkydocs@nelnet.net | Mar 11 2021 03:25:00 | DEPT OF ED NELNET, 121 S. 13 ST, Lincoln, NE 68508-1904 |
| 956914933 | + EDI: AMINFOFP.COM | Mar 11 2021 03:43:00 | First Premier Bank, PO Box 5147, Sioux Falls, SD 57117-5147 |
| 956914934 | + EDI: IIC9.COM | Mar 11 2021 03:43:00 | IC SYSTEMS, P.O. Box 64378, Saint Paul, MN 55164-0378 |
| 956914936 | + Email/Text: compliance@iqdata-inc.com | Mar 11 2021 03:26:00 | IQ Data International Inc, PO Box 2130, Everett, WA 98213-0130 |
| 956914935 | + EDI: IRS.COM | Mar 11 2021 03:43:00 | Internal Revenue Service, PO BOX 7346, Philadelphia, PA 19101-7346 |
| 956914939 | EDI: PRA.COM | Mar 11 2021 03:43:00 | PORTFOLIO RECOVERY, 120 CORPORATE BLVD, Norfolk, VA 23502 |
| 956914940 | Email/Text: bankruptcy@possiblefinance.com | Mar 11 2021 03:25:00 | POSSIBLE FINANCIAL, 2231 FIRST AVE, SUIT B, Seattle, WA 98121 |
| 956914942 | + EDI: DRIV.COM | | |

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| | | | |
|-----------|--------------------------------------|----------------------|--|
| | | Mar 11 2021 03:43:00 | Santander, PO BOX 560284, Dallas, TX 75356-0284 |
| 956914943 | EDI: AISTMBL.COM | Mar 11 2021 03:43:00 | T-Mobile, PO Box 742596, Cincinnati, OH 45274 |
| 956914944 | Email/Text: DASPUBREC@transunion.com | Mar 11 2021 03:25:00 | Transunion, 555 West Adams St, Chicago, IL 60611 |

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| 956925764 | | Kiona Munson, address unknown |
| 956914930 | ##+ | DEVILLE ASSET MGT, 1132 GLADE RD, Colleyville, TX 76034-4227 |

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2021 at the address(es) listed below:

| Name | Email Address |
|-----------------------|---|
| Ellen Ann Brown | on behalf of Debtor Cheree Michelle Cortinas stopdebt@gmail.com ignbands@gmail.com;browner80299@notify.bestcase.com |
| Kathryn A Ellis | kae@seanet.com WA18@ecfcbis.com;cgw@seanet.com |
| United States Trustee | USTPRegion18.SE.ECF@usdoj.gov |

TOTAL: 3

Information to identify the case:Debtor 1 Cheree Michelle Cortinas

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4880

EIN --

Debtor 2 Ruben James Cortinas

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7247

EIN --

United States Bankruptcy Court Western District of Washington

Case number: 20-42707-BDL

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Cheree Michelle Cortinas

Ruben James Cortinas

3/10/21**By the court:** Brian D Lynch
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.